

BUFFALO FEDERAL SAVINGS BANK

	CPP Disbursement Date 02/20/2009	Cert 29696	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2010 \$ millions	2011 \$ millions	%chg from prev		
Assets	\$155	\$143	-7.6%		
Loans	\$101	\$96	-4.6%		
Construction & development	\$7	\$7	2.8%		
Closed-end 1-4 family residential	\$25	\$21	-14.1%		
Home equity	\$3	\$3	-3.0%		
Credit card	\$0	\$0			
Other consumer	\$7	\$4	-46.4%		
Commercial & Industrial	\$13	\$12	-7.0%		
Commercial real estate	\$42	\$41	-1.1%		
Unused commitments	\$7	\$8	11.5%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$2	\$1	-23.6%		
Asset-backed securities	\$0	\$0			
Other securities	\$0	\$0			
Cash & balances due	\$3	\$3	-20.4%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$142	\$130	-8.6%		
Deposits	\$140	\$128	-8.6%		
Total other borrowings	\$1	\$1	-1.9%		
FHLB advances	\$0	\$0			
Equity					
Equity capital at quarter end	\$13	\$13	3.3%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	8.3%	9.0%	--		
Tier 1 risk based capital ratio	12.6%	12.8%	--		
Total risk based capital ratio	13.8%	14.1%	--		
Return on equity ¹	8.3%	3.6%	--		
Return on assets ¹	0.7%	0.3%	--		
Net interest margin ¹	4.1%	4.5%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	35.7%	109.0%	--		
Loss provision to net charge-offs (qtr)	261.9%	125.7%	--		
Net charge-offs to average loans and leases ¹	0.1%	0.7%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2010	2011	2010	2011	
Construction & development	0.0%	5.3%	0.3%	0.0%	--
Closed-end 1-4 family residential	3.5%	2.3%	0.0%	0.0%	--
Home equity	0.0%	0.0%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.0%	0.0%	0.1%	0.0%	--
Commercial & Industrial	12.2%	3.4%	0.0%	0.4%	--
Commercial real estate	2.3%	0.7%	0.0%	0.3%	--
Total loans	3.4%	1.6%	0.0%	0.2%	--